

**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

Common Sense Mortgage, Inc., dba Common Sense  
Mortgage, and Gary M. Ciminski, Designated  
Broker,

Respondents.

NO. C-02-090-03-SC01

STATEMENT OF CHARGES  
and NOTICE OF INTENT TO REVOKE  
LICENSE, PROHIBIT FROM PARTICIPATION  
IN THE INDUSTRY, COLLECT PAST DUE  
ASSESSMENTS, COLLECT EXAMINATION  
FEES AND IMPOSE MONETARY FINE

**INTRODUCTION**

Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial Institutions of the State of Washington ("Director") is responsible for the administration of chapter 19.146 RCW, the Mortgage Broker Practices Act ("Act"). The referenced statutes (RCW) and rules (WAC) are attached, in pertinent part. After having conducted an investigation, and based upon the facts available as of January 21, 2003, the Director institutes this proceeding and finds as follows:

**I. FACTS**

**1. Respondents:**

A. Common Sense Mortgage, Inc., doing business as Common Sense Mortgage, is licensed to conduct the business of a mortgage broker at:

31560 SR 20 Suite 203  
Oak Harbor, Washington 98277

B. Gary M. Ciminski was named designated broker in October 1996, and has continued as designated broker to date.

STATEMENT OF CHARGES  
and NOTICE OF INTENT TO REVOKE LICENSE,  
PROHIBIT FROM PARTICIPATION IN THE INDUSTRY,  
COLLECT PAST DUE ASSESSMENTS, COLLECT  
EXAMINATION FEES AND IMPOSE MONETARY FINE

DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
210 11<sup>th</sup> Ave SW, Room 300  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8795

- 1 **2. License:** The Department of Financial Institutions (“Department”) issued a license to Common Sense  
2 Mortgage, Inc. as a mortgage broker on July 30, 1996.
- 3 **3. Continuing Education:** A certificate of satisfactory completion of an approved continuing education  
4 course is due to the Department each year, no later than the last business day of July. The Respondents last  
5 provided a certificate of satisfactory completion of an approved continuing education course on July 8, 1997.
- 6 **4. Annual Assessment:** An annual assessment fee is due to the Department each year, no later than the last  
7 business day of July. Respondents last paid the annual assessment fee in 1997.
- 8 **5. Issuance of Directive:** On September 18, 1998, the Department issued a directive to Respondents  
9 requiring that Respondents pay the annual assessment fee and submit a certificate of satisfactory completion of  
10 an approved continuing education course. To date, Respondents have failed to pay the annual assessment fees  
11 due and have failed to submit a certificate of satisfactory completion of an approved continuing education course.
- 12 **6. Failure to Provide Bond:** The Department received notice of cancellation of Common Sense Mortgage,  
13 Inc.’s surety bond from the insurance company on August 25, 1999. To date, Common Sense Mortgage, Inc. has  
14 failed to notify the Department of the cancellation of the surety bond or to provide the required bond.

## 15 II. GROUNDS FOR ENTRY OF ORDER

- 16 **1. Continuing Education Requirement:** Pursuant to RCW 19.146.215 and WAC 208-660-042, the  
17 designated broker of every licensee shall complete an annual continuing education requirement and file a  
18 certificate of satisfactory completion no later than the last business day of the month in which the anniversary  
19 date of the issuance of the mortgage broker’s license occurs.
- 20 **2. Requirement to Pay Required Fees:** Pursuant to RCW 19.146.228 and WAC 208-660-060(3), each  
21 mortgage broker shall pay to the Director an annual assessment fee no later than the last business day of the  
22 month in which the anniversary date of the issuance of the mortgage broker’s license occurs.

1 **3. Requirement to Maintain Surety Bond:** Pursuant to RCW 19.146.205(4)(a) and WAC 208-660-150,  
2 every mortgage broker shall file and maintain a surety bond with the Department and notify the Department of the  
3 cancellation of such bond.

4 **4. Authority to Revoke License:** Pursuant to RCW 19.146.220(2)(b)(ii), (iii) and (iv), the Director may  
5 revoke a license for failure to pay a fee required by the Director, failure to comply with a directive of the  
6 Director, and failure to maintain the required bond.

7 **5. Authority to Impose Fines:** Pursuant to RCW 19.146.220(c), the Director may impose fines for failure to  
8 comply with a directive of the Director, and for any violations of RCW 19.146.205(4).

9 **6. Authority to Prohibit from the Industry:** Pursuant to RCW 19.146.220(2)(e)(i) and (iv), the Director  
10 may prohibit from participation in the conduct of the affairs of a licensed mortgage broker, any officer, principal,  
11 employee, or loan originator of any licensed mortgage broker or any person subject to licensing under the Act for  
12 any violation of RCW 19.146.205(4), and failure to comply with a directive of the Director.

13 **7. Authority to Charge Examination Fee:** Pursuant to RCW 19.146.228(2), and WAC 208-660-060(2), upon  
14 completion of any examination of the books and records of a licensee, the Department will furnish to the licensee a  
15 billing to cover the cost of the examination. The examination charge will be calculated at the rate of forty-six dollars  
16 and twenty-six cents (\$46.26) per hour that each staff person devoted to the examination.

### 17 **III. NOTICE OF INTENT TO ENTER ORDER**

18 Respondents' violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as set forth in  
19 the above Facts and Grounds for Entry of Order constitute a basis for the entry of an Order under RCW 19.146.220,  
20 which authorizes the Director to enter an Order against a person subject to the Act. Therefore, it is the Director's  
21 intention to ORDER that:

- 22 1. Common Sense Mortgage, Inc.'s license to conduct the business of mortgage broker be revoked;  
23

2. Gary M. Ciminski be prohibited from participation in the conduct of the affairs of any licensed mortgage broker, in any manner, for a period of ten (10) years;
3. Common Sense Mortgage, Inc. and Gary M. Ciminski provide the Department with the location of the books, records and other information relating to Common Sense Mortgage, Inc.'s mortgage broker business, and the name, address and telephone number of the individual responsible for the maintenance of such records in compliance with the Act; and
4. Respondents pay the cumulative annual assessments due through 2003;
5. Respondents pay an examination fee to be calculated at \$46.26 per hour for each staff hour devoted to the investigation; and
6. Respondents pay a fine of \$2,250 calculated at \$75.00 per day for 30 days.

#### V. AUTHORITY AND PROCEDURE

This Statement of Charges and Notice is entered pursuant to the provisions of RCW.19.146.220 and RCW 19.146.230, and is subject to the provisions of chapter 34.05 RCW (the Administrative Procedure Act). Respondents may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this order.

Dated this 22nd day of January, 2003.

/S/  
MARK THOMSON  
DIRECTOR  
DIVISION OF CONSUMER SERVICES  
DEPARTMENT OF FINANCIAL INSTITUTIONS

Reviewed by:

/S/  
Chuck Cross, Enforcement Chief

**RCW 19.146.205 License – Application – Exchange of fingerprint data with federal bureau of investigation – Fee – Bond or alternative.**

...

(4)(a) Each applicant for a mortgage broker's license shall file and maintain a surety bond, in an amount of not greater than sixty thousand dollars nor less than twenty thousand dollars which the director deems adequate to protect the public interest, executed by the applicant as obligor and by a surety company authorized to do a surety business in this state as surety. The bonding requirement as established by the director may take the form of a uniform bond amount for all licensees or the director may establish by rule a schedule establishing a range of bond amounts which shall vary according to the annual average number of loan originators or independent contractors of a licensee. The bond shall run to the state of Washington as obligee, and shall run first to the benefit of the borrower and then to the benefit of the state and any person or persons who suffer loss by reason of the applicant's or its loan originator's violation of any provision of this chapter or rules adopted under this chapter. The bond shall be conditioned that the obligor as licensee will faithfully conform to and abide by this chapter and all rules adopted under this chapter, and shall reimburse all persons who suffer loss by reason of a violation of this chapter or rules adopted under this chapter. Borrowers shall be given priority over the state and other persons. The state and other third parties shall be allowed to receive distribution pursuant to a valid claim against the remainder of the bond. In the case of claims made by any person or entity who is not a borrower, no final judgment may be entered prior to one hundred eighty days following the date the claim is filed. The bond shall be continuous and may be canceled by the surety upon the surety giving written notice to the director of its intent to cancel the bond. The cancellation shall be effective thirty days after the notice is received by the director. Whether or not the bond is renewed, continued, reinstated, reissued, or otherwise extended, replaced, or modified, including increases or decreases in the penal sum, it shall be considered one continuous obligation, and the surety upon the bond shall not be liable in an aggregate or cumulative amount exceeding the penal sum set forth on the face of the bond. In no event shall the penal sum, or any portion thereof, at two or more points in time be added together in determining the surety's liability. The bond shall not be liable for any penalties imposed on the licensee, including, but not limited to, any increased damages or attorneys' fees, or both, awarded under RCW 19.86.090. The applicant may obtain the bond directly from the surety or through a group bonding arrangement involving a professional organization comprised of mortgage brokers if the arrangement provides at least as much coverage as is required under this subsection.

(b) In lieu of a surety bond, the applicant may, upon approval by the director, file with the director a certificate of deposit, an irrevocable letter of credit, or such other instrument as approved by the director by rule, drawn in favor of the director for an amount equal to the required bond.

(c) In lieu of the surety bond or compliance with (b) of this subsection, an applicant may obtain insurance or coverage from an association comprised of mortgage brokers that is organized as a mutual corporation for the sole purpose of insuring or self-insuring claims that may arise from a violation of this chapter. An applicant may only substitute coverage under this subsection for the requirements of (a) or (b) of this subsection if the director, with the consent of the insurance commissioner, has authorized such association to organize a mutual corporation under such terms and conditions as may be imposed by the director to ensure that the corporation is operated in a financially responsible manner to pay any claims within the financial responsibility limits specified in (a) of this subsection. [1997 c 106 § 9; 1994 c 33 § 8; 1993 c 468 § 6.]

**RCW 19.146.215 Continuing education – Rules.** The designated broker of every licensee shall complete an annual continuing education requirement, which the director shall define by rule. [1997 c 106 § 11; 1994 c 33 § 11.]

**RCW 19.146.220 Director – Powers and duties – Violations as separate violations – Rules.** (1) The director shall enforce all laws and rules relating to the licensing of mortgage brokers, grant or deny licenses to mortgage brokers, and hold hearings.

(2) The director may impose the following sanctions:

...  
(b) Suspend or revoke licenses for:

(i) False statements or omission of material information on the application that, if known, would have allowed the director to deny the application for the original license;

(ii) Failure to pay a fee required by the director or maintain the required bond;

(iii) Failure to comply with any directive or order of the director; or

(iv) Any violation of RCW 19.146.050, 19.146.060(3), 19.146.0201 (1) through (9) or (12), 19.146.205(4), or 19.146.265;

(c) Impose fines on the licensee, employee or loan originator of the licensee, or other person subject to this chapter for:

(i) Any violations of RCW 19.146.0201(1) through (9) or (12), 19.146.030 through 19.146.080, 19.146.200, 19.146.205(4), or 19.146.265; or

(ii) Failure to comply with any directive or order of the director;

...

(e) Issue orders removing from office or prohibiting from participation in the conduct of the affairs of a licensed mortgage broker, or both, any officer, principal, employee, or loan originator of any licensed mortgage broker or any person subject to licensing under this chapter for:

(i) Any violation of 19.146.0201 (1) through (9) or (12), 19.146.030 through 19.146.080, 19.146.200, 19.146.205(4), or 19.146.265; or

...  
(iv) Failure to comply with any directive or order of the director.

[1997 c 106 § 12; 1997 c 58 § 879; 1996 c 103 § 1; 1994 c 33 § 12; 1993 c 468 § 8.]

**RCW 19.146.221 Action by director – Hearing – Sanction.** The director may, at his or her discretion and as provided for in \*RCW 19.146.220(2), take any action specified in RCW 19.146.220(1). If the person subject to such action does not appear in person or by counsel at the time and place designated for any administrative hearing that may be held on the action then the person shall be deemed to consent to the action. If the person subject to the action consents, or if after hearing the director finds by a preponderance of the evidence that any grounds for sanctions under this chapter exist, then the director may impose any sanction authorized by this chapter. [1994 c 33 § 13.]

**RCW 19.146.223 Director – Administration and interpretation.** The director shall have the power and broad administrative discretion to administer and interpret the provisions of this chapter to fulfill the intent of the legislature as expressed in RCW 19.146.005. [1994 c 33 § 2.]

**RCW 19.146.228 Fees – Rules – Exception.** The director shall establish fees by rule in accordance with RCW 43.24.086 sufficient to cover, but not exceed, the costs of administering this chapter. These fees may include:

(1) An annual assessment paid by each licensee on or before a date specified by rule; . . . .

(2) An investigation fee to cover the costs of any investigation of the books and records of a licensee or other person subject to this chapter;

...

[1997 c 106 § 13; 1994 c 33 § 9.]

**RCW 19.146.230 Administrative procedure act application.** The proceedings for denying license applications, issuing cease and desist orders, suspending or revoking licenses, and imposing civil penalties or other remedies issued pursuant to this chapter and any appeal therefrom or review thereof shall be governed by the provisions of the administrative procedure act, chapter 34.05 RCW. [1994 c 33 § 16; 1993 c 468 § 10.]

**WAC 208-660-042 Continuing education requirement.** (1) The principal or designated broker of a licensee must satisfactorily complete an approved continuing education course annually. Each licensee must file annually a certificate of satisfactory completion of an approved continuing education course by the licensee's principal or designated broker no later than the last business day of the month in which the anniversary date of the issuance of the licensee's license occurs.

(2) This section applies to each licensee beginning on the first anniversary date of the issuance of the licensee's license which occurs after December 31, 1995. (For example, if a licensee's license was issued on January 10, 1994, then the licensee must submit its first certificate of satisfactory completion of an approved continuing education course no later than the last business day of January 1996.)

**WAC 208-660-060 Department's fees and assessments.**

....  
(2) Upon completion of any examination of the books and records of a licensee, the department will furnish to the licensee a billing to cover the cost of the examination. The examination charge will be calculated at the rate of \$46.26 per hour that each staff person devoted to the examination. The examination billing will be paid by the licensee promptly upon receipt. Licensees that were issued licenses prior to March 21, 1994, have prepaid in their initial license fee the cost of the first compliance examination of the licensee conducted by the department during the first two years after the date of issuance of the license.

(3) Each licensee shall pay to the director an annual assessment of \$513.95 for each license, and \$513.95 for each branch office certificate. The annual assessment(s) will be due no later than the last business day of the month in which the anniversary date of the issuance of the broker's license occurs.

**WAC 208-660-150 Disclosure of significant developments.** (1) A licensee must notify the director in writing within thirty days after the occurrence of any of the following developments:

....  
(e) Receipt of notification of cancellation of the licensee's surety bond or approved alternative, or any significant decline in value of an approved alternative held by the director.

(f) The filing of any material litigation against the licensee.

(2) A licensee must notify the director in writing ten days prior to a change of the location of the licensee's principal place of business or any of its branch offices.

(3) A licensee must notify the director in writing within five days after a change in the licensee's:

(a) Name or legal status (e.g., from sole proprietor to corporation, etc.);

(b) Mailing address or telephone number;

(c) President, partner, designated broker, or branch office manager;

(d) Trust account (e.g., change in the status, location, or account number);

(e) State master business license; or

(f) Standing with the state of Washington secretary of state.

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Common Sense Mortgage, Inc., dba Common Sense Mortgage, and Gary M. Ciminski, Designated Broker, Respondents.

## NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING

Common Sense Mortgage, Inc.  
dba Common Sense Mortgage,  
and Gary M. Ciminski

YOU ARE HEREBY NOTIFIED that you may file an application for an adjudicative hearing before the Washington State Department of Financial Institutions on the Statement of Charges and Notice of Intent to Revoke License, Prohibit from Participation in the Industry, Collect Past Due Assessments, Collect Examination Fees and Impose Monetary Fine. Service of this notice is deemed complete upon deposit in the United States mail. YOUR APPLICATION MUST BE RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS FROM THE DATE YOU RECEIVED THIS NOTICE. If you demand a hearing, you will be notified of the time and place for the hearing at least seven (7) days in advance of the hearing date.

At the hearing, you may appear personally, and by counsel, if you desire. The hearing will be as informal as is practical within the requirements of the Administrative Procedure Act (see chapter 34.05 RCW). The hearing will be



1 recorded. The primary concern will be getting to the truth of the matter insofar as the Statement of Charges and  
2 Notice of Intent to Revoke License, Prohibit from Participation in the Industry, Collect Past Due Assessments,  
3 Collect Examination Fees and Impose Monetary Fine is concerned. Technical rules of evidence will not be binding at  
4 the hearing except for the rules of privilege recognized by law. You have the right to present evidence and witnesses in  
5 your own behalf, and to cross-examine those witnesses presented in support of the Statement of Charges and Notice of  
6 Intent to Revoke License, Prohibit from Participation in the Industry, Collect Past Due Assessments, Collect  
7 Examination Fees and Impose Monetary Fine. You may require the attendance of witnesses by subpoena. If you are  
8 limited English- speaking or hearing impaired, you have the right to have an interpreter appointed at no cost to you, as  
9 discussed below.

10  
11 INTERPRETER AVAILABILITY. If you or a witness for you is a person who, because of non-English-  
12 speaking cultural background, cannot readily speak or understand the English language, or if you or a witness for you is  
13 a person who, because of a hearing impairment or speech defect, cannot readily understand or communicate in spoken  
14 language, including persons who are deaf, deaf and blind, or hard of hearing, AND YOU NEED AN INTERPRETER,  
15 then a qualified interpreter will be appointed at no cost to you or to the witness. You may request the appointment of a  
16 qualified interpreter by indicating your request on the attached Application for Adjudicative Hearing form.

17  
18 YOU ARE FURTHER NOTIFIED that if the Department of Financial Institutions does not RECEIVE the  
19 Application for Adjudicative Hearing form within twenty (20) days from the date you received this notice, this will  
20 constitute a waiver of your right to a hearing and the Director will find that you do not contest the allegations of the  
21 Statement of Charges and Notice of Intent to Revoke License, Prohibit from Participation in the Industry, Collect  
22 Past Due Assessments, Collect Examination Fees and Impose Monetary Fine. Upon such a finding by the Director  
23 a final order will be immediately entered disposing of this matter as described in the Statement Of Charges and Notice  
24 of Intent to Revoke License, Prohibit from Participation in the Industry, Collect Past Due Assessments, Collect

1 Examination Fees and Impose Monetary Fine. If you desire a hearing in this matter, please return the attached

2 Application for Adjudicative Hearing to:

3 Washington State Department of Financial Institutions  
4 Division of Consumer Services  
5 Attn: Victoria W. Sheldon  
6 PO Box 41200  
7 Olympia, Washington 98504-1200

8 Dated this \_\_\_\_ day of \_\_\_\_\_, 2003.

9 \_\_\_\_\_  
10 MARK THOMSON  
11 DIRECTOR  
12 DIVISION OF CONSUMER SERVICES  
13 DEPARTMENT OF FINANCIAL INSTITUTIONS  
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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

Common Sense Mortgage, Inc., dba Common Sense Mortgage, and Gary M. Ciminski, Designated Broker, Respondents.

NO. C-02-090-03-SC01

# APPLICATION FOR ADJUDICATIVE HEARING

THE STATE OF WASHINGTON TO:

Common Sense Mortgage, Inc.  
dba Common Sense Mortgage,  
and Gary M. Ciminski, Designated Broker,

If you wish to contest the STATEMENT OF CHARGES and NOTICE OF INTENT TO REVOKE LICENSE, PROHIBIT FROM PARTICIPATION IN THE INDUSTRY, COLLECT PAST DUE ASSESSMENTS, COLLECT EXAMINATION FEES AND IMPOSE MONETARY FINE and have an adjudicative hearing, you must sign, date, and return this form within twenty (20) days of the date you received it, to:

Washington State Department of Financial Institutions  
Division of Consumer Services  
Attn: James R. Brusselback  
PO Box 4200  
Olympia, Washington 98504-1200

FAILURE TO RETURN THIS FORM SO THAT IT IS RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS OF THE DATE YOU RECEIVED IT WILL CONSTITUTE A DEFAULT AND WILL RESULT IN THE LOSS OF YOUR RIGHT TO AN ADJUDICATIVE HEARING AND WILL RESULT IN THE DISPOSITION OF YOUR CASE AS AUTHORIZED BY RCW 34.05.440. In that case, the Director may proceed to resolve this matter without further notice or hearing. In such a case, the Director will immediately enter an appropriate order in disposition of the Statement Of Charges and Notice of Intent to Revoke License, Prohibit from Participation in the Industry, Collect Past Due Assessments, Collect Examination Fees and Impose Monetary Fine.

## APPLICATION FOR HEARING

DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
210 11<sup>th</sup> Ave SW, Room 300  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8795

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APPLICATION FOR HEARING

DEPARTMENT OF FINANCIAL INSTITUTIONS  
Division of Consumer Services  
210 11<sup>th</sup> Ave SW, Room 300  
PO Box 41200  
Olympia, WA 98504-1200  
(360) 902-8795

1 INSTRUCTIONS: Circle your desired responses to items I, II, and III below.

3 I.

4 I [REQUEST] [DO NOT REQUEST] a formal hearing in this matter.

6 II.

7 I [WILL] [WILL NOT] be represented by an attorney. His/her name, address, and telephone number are:

8 \_\_\_\_\_  
9 \_\_\_\_\_  
10 \_\_\_\_\_

12 III.

13 I [REQUEST] [DO NOT REQUEST] that a qualified interpreter be appointed at no cost to me to interpret  
14 for (myself) or (my witness(es)). My, or my witness's(es'), primary language is \_\_\_\_\_ (identify  
15 language). My, or my witness's(es'), hearing impaired status is \_\_\_\_\_ (identify hearing  
16 impaired status). I understand that a qualified interpreter will be appointed at no cost to me or to my witness(es).

18 IV.

19 You have the right: To demand a hearing; to be represented by an attorney at your own expense; to subpoena  
20 witnesses to the hearing or subpoena the production of books or documents and to otherwise defend against the  
21 Statement Of Charges and Notice of Intent to Revoke License, Prohibit from Participation in the Industry, Collect  
22 Past Due Assessments, Collect Examination Fees and Impose Monetary Fine.

23 WARNING: FAILURE TO COMPLETE AND MAIL THIS DOCUMENT SO THAT IT IS RECEIVED  
24 BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN 20 DAYS AFTER YOU RECEIVED THE

1 STATEMENT OF CHARGES AND NOTICE OF INTENT TO REVOKE LICENSE, PROHIBIT FROM  
2 PARTICIPATION IN THE INDUSTRY, COLLECT PAST DUE ASSESSMENTS, COLLECT  
3 EXAMINATION FEES AND IMPOSE MONETARY FINE WILL RESULT IN THE DISPOSITION OF THIS  
4 CASE AS AUTHORIZED BY RCW 34.05.440.

5  
6 Dated this \_\_\_\_ day of \_\_\_\_\_, 2003.

7  
8 COMMON SENSE MORTGAGE, INC.

9 By:

10 Signature: \_\_\_\_\_

11 \_\_\_\_\_  
Print Name and Title

12 Address:

13 \_\_\_\_\_  
14 \_\_\_\_\_  
15 \_\_\_\_\_  
16 \_\_\_\_\_

17 Signature: \_\_\_\_\_

18 Gary Ciminski, Designated Broker  
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